

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 14-27803-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eapen John 238 Jennings Way Mickleton, NJ 08056	Annie Cherian 238 Jennings Way Mickleton, NJ 08056
Social Security No.: xxx-xx-7385	xxx-xx-4668
Employer's Tax I.D. No.:	

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after November 12, 2019 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: October 10, 2019

JAN: kaj

Jeanne Naughton
Clerk

United States Bankruptcy Court
District of New Jersey

In re:
Eapen John
Annie Cherian
Debtors

Case No. 14-27803-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: clsnodsc

Page 1 of 1
Total Noticed: 3

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db/jdb +Eapen John, Annie Cherian, 238 Jennings Way, Mickleton, NJ 08056-1028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 12 2019 00:49:19 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 12 2019 00:49:14 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Quicken Loans Inc. NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor QUICKEN LOANS INC. NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian on behalf of Creditor Quicken Loans Inc. njecfmail@mwc-law.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans, Inc. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
R. A. Lebron on behalf of Creditor QUICKEN LOANS INC. bankruptcy@feinsuch.com
Ronald E. Norman on behalf of Joint Debtor Annie Cherian ronaldenorman@comcast.net, dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com
Ronald E. Norman on behalf of Debtor Eapen John ronaldenorman@comcast.net, dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com

TOTAL: 10